

AG E N D A

E.C.I.A. BUSINESS GROWTH, INC. **BOARD OF DIRECTORS MEETING**

DATE: WEDNESDAY, NOVEMBER 12, 2025

TIME: 12:00 PM MEETING

PLACE: ZOOM ONLY

<https://us06web.zoom.us/j/89061891363?pwd=w8rlimQy2OrkOPnO0bbyeNLILyRk8X.1>

Meeting ID: 890 6189 1363

Passcode: 608564

Phone-1-312-626-6799

1. CALL TO ORDER
2. APPROVAL OF NOVEMBER 12, 2025, BUSINESS GROWTH AGENDA
3. APPROVAL OF MINUTES & SECRETARIAL NOTES OF OCTOBER 8, 2025, MEETING (ENCL 1)
4. "Closed session" - discussion of pending loan applications or proposals pursuant to Iowa Code Section 21.5. (Anticipated closed session to start approximately 12:05 P.M. and anticipated to last 15 minutes):
12:05 A. REQUEST FROM MANIFEST GROUP LLC/FRIENDLY GRIND LLC, FOR A \$204,000 SBA 504 LOAN TO LAND, BUILDING AND RENOVATIONS (ENCL 2)
5. REVIEW/ACTION ON FY 2025 E.C.I.A. BUSINESS GROWTH, INC. ANNUAL AUDIT REPORT PRESENTED BY BERGAN KDV (ENCL 3)
- 12:30** 6. "Closed session" – to discuss potential litigation pursuant to Iowa Code Section 21.5(1)C. (Anticipated closed session to start approximately 12:30 P.M. and anticipated to last 15 minutes):
7. REVIEW/ACTION ON POTENTIAL LITIGATION PROCEEDING (ENCL 4)
8. RECEIVE/FILE E.C.I.A. BUSINESS GROWTH, INC. FY 2025 ANNUAL REPORT (ENCL 5)
9. OTHER BUSINESS
10. ADJOURNMENT

PLEASE CALL OR E-MAIL OUR OFFICE TO CONFIRM YOUR ATTENDANCE AT THIS MEETING [(563) 556-4166 OR 800-942-4648 OR RSABERS@ECIA.ORG]

Visit the ECIA Website at www.ecia.org

Please contact Matt by FRIDAY November 7, 2025 with any questions concerning the agenda.

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